

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DEMARCUS HOUSTON
LATEPHA A HOUSTON
Debtor(s)

Case No. 15-13131

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/13/2015.
- 2) The plan was confirmed on 07/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/03/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$12,666.25
Less amount refunded to debtor \$145.00

NET RECEIPTS: \$12,521.25

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$524.24
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,524.24

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allied Collection Serv	Unsecured	1,035.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	1,229.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,271.00	NA	NA	0.00	0.00
Capital One	Secured	1,271.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,541.00	11,225.21	10,857.00	5,240.07	738.09
CAPITAL ONE AUTO FINANCE	Unsecured	1,316.00	NA	368.21	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	408.00	NA	NA	0.00	0.00
CUSTOM COLLECTION SERVICES INC	Unsecured	365.00	365.00	365.00	0.00	0.00
FRANCISCAN ALLIANCE	Unsecured	1,273.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	250.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,489.00	1,097.04	1,097.04	316.13	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	143.70	143.70	0.00	0.00
ISAC	Unsecured	NA	4,363.04	4,363.04	0.00	0.00
Lendgreen	Unsecured	658.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	2,130.00	1,125.97	1,125.97	0.00	0.00
MaxLend	Unsecured	931.00	NA	NA	0.00	0.00
MOHELA	Unsecured	68,758.00	73,020.08	73,020.08	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	3,677.00	15,604.10	15,604.10	0.00	0.00
NICOR GAS	Unsecured	758.00	923.92	923.92	0.00	0.00
Northcash	Unsecured	554.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	500.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	29.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SETERUS	Secured	55,710.00	137,226.67	0.00	0.00	0.00
SETERUS	Unsecured	88,638.00	NA	NA	0.00	0.00
SETERUS	Secured	NA	11,118.49	1,702.72	1,702.72	0.00
SPRINT NEXTEL	Unsecured	NA	1,035.85	1,035.85	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,702.72	\$1,702.72	\$0.00
Debt Secured by Vehicle	\$10,857.00	\$5,240.07	\$738.09
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,559.72	\$6,942.79	\$738.09
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,097.04	\$316.13	\$0.00
TOTAL PRIORITY:	\$1,097.04	\$316.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$96,949.87	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,524.24</u>	
Disbursements to Creditors	<u>\$7,997.01</u>	
TOTAL DISBURSEMENTS :		<u>\$12,521.25</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/08/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.